

# EXHIBIT A

**ALDRIDGE CONNORS, LLP**  
**15 Piedmont Center**  
**3575 Piedmont Road, N.E.**  
**Suite 500**  
**Atlanta, GA 30305**  
**(404) 994-7400**

**2/4/2014**

1000-667502511A / Occupant  
**833 Langley View Court**  
**Loganville, GA 30052**

HUD Case #: **105-4710691**  
Client Loan #: **0260941943**  
Our File #: **1000-667502511A**

**AVISO IMPORTANTE PARA PERSONAS DE HABLA  
ESPANOL. ESTO ES UN AVISO MUY IMPORTANTE.  
SI NO ENTIENDE EL CONTENIDO, OBTENGA UNA  
TRADUCCION INMEDIATAMENTE. SI USTED NO  
RESPONDE DENTRO DE LOS VEINTE (20) DIAS,  
TENGA QUE MUDARSE DE LA CASA O  
APARTAMENTO EN QUE VIVE.**

The mortgage for the property in which you are living is about to be foreclosed as a result of the property owner's default. Within the next 60 to 90 days, title to the property is expected to be transferred to **Wells Fargo Bank, NA**. Sometime thereafter, ownership of the property will probably be transferred to the Secretary of Housing and Urban Development (HUD).

HUD generally requires that there be no one living in properties conveyed to the Secretary as a result of a foreclosure. As the Federal Housing Administration's (FHA) single family program is a mortgage insurance program, it must sell all acquired properties and use the proceeds of sale to help replenish the FHA Mortgage Insurance Fund. It is not a rental program. There are other programs within HUD that assist in making rental housing available.

However, before **Wells Fargo Bank, NA** conveys the property to HUD, you may be entitled to remain in the property for some period of time, pursuant to the Protecting Tenants at Foreclosure Act of 2009 (PTFA) or state or local law. If you are a bona fide tenant (someone other than the mortgagor, or the child spouse or parent of the mortgagor occupying the property pursuant to a bona fide lease or tenancy), a separate notice regarding your occupancy rights under PTFA will be provided to you when complete title to the property is transferred to **Wells Fargo Bank, NA** as a result of an order of a court or pursuant to provisions in the mortgage, deed of trust or security deed.

If you are not entitled to remain in the property pursuant to the PTFA or state or local law, you may nevertheless be eligible to remain in the property upon conveyance to HUD, if certain conditions are met, as described in Attachment 3, Conditions for Continued Occupancy. To be considered for continued occupancy upon conveyance to HUD, you must submit a written request to HUD **within 20 days of the date at the top of this letter. Oral requests are not permitted. Do not submit your request to Aldridge Connors, LLP.**

Please use the enclosed Attachment 1, Form HUD-9539, Request for Occupied Conveyance, in making your request, as it gives HUD information it needs to make its decision. You must send your request and the enclosed Attachment 2, Request for Verification of Employment, to HUD's Mortgagee Compliance Manager (MCM) at the following address:

**Michaelson, Connor, and Boul**  
4400 Will Rogers Parkway, Suite 300  
Oklahoma City, OK 73108  
Phone: (877) 517-4488  
Local: (405) 595-2000  
FAX: (405) 595-5005  
Email: mcm-info@mcbreo.com



If an individual residing in the property suffers from a permanent, temporary, or long-term illness or injury that would be aggravated by the process of moving from the property, please also provide supporting documentation of the illness or injury. This documentation must include a projection of the date that the individual could be moved without aggravating the illness or injury and a statement by a state-certified physician establishing the validity of your claim.

Additional information that you wish to include with your request may be written on additional pages that you attach to the Request for Occupied Conveyance form.

If HUD approves your request to remain in the property, you will be required to sign a month-to-month lease and pay rent at the prevailing fair market rate. If HUD does not in fact become owner of this property, any decision it may make with respect to your continued occupancy will no longer apply.

Your right to continued occupancy of the property under HUD's Occupied Conveyance policies will only be temporary, depending on the circumstances, as described in Attachment 4, Temporary Nature of Continued Occupancy.

For assistance in finding affordable housing, you may wish to contact one or more of HUD's approved housing counseling agencies. These agencies usually provide services at little or no cost. A counselor may be able to recommend other organizations that can also be of assistance. If you have access to the Internet, you may locate a local housing counseling agency by visiting the following webpage: <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. Alternatively, you may call the HUD Housing Counseling and Referral Line, weekdays between 9:00 am and 5:00 pm EST. The Referral Line telephone number is (800) 569-4287.

If you have any questions concerning this notice, please contact:

**Wells Fargo Bank, NA**  
**Loss Mitigation**  
**3476 Stateview Boulevard**  
**Fort Mill, SC 29715**  
**1-800-662-5014**

Sincerely,  
Aldridge Connors, LLP

Attachments:

- Attachment 1 (*Request for Occupied Conveyance*)
- Attachment 2 (*Request for Verification of Employment*)
- Attachment 3 (*Conditions for Continued Occupancy*)
- Attachment 4 (*Temporary Nature of Continued Occupancy*)